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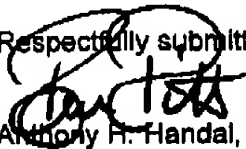
RE: Leslie STROH  
U.S. Patent Application No. 09/264,171 Filed: March 5, 1999  
Attorney Docket No. STROH Confirmation 2689  
"TRADE FINANCE METHODS, INSTRUMENTS AND SYSTEMS"

From • Anthony H. Handal, Esq.  
Secretary • Beata White

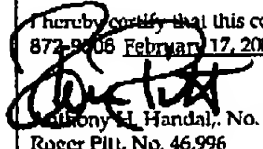
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By:   
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